

§ 1018.22 Personal interviews.

(a) The Commission may seek an interview with the debtor at the offices of the Commission when:

- (1) A matter involved in the claim needs clarification;
- (2) Information is needed concerning the debtor's circumstances; or
- (3) An agreement of payment might be negotiated.

(b) The Commission shall grant an interview with a debtor upon the debtor's request. The Commission will not reimburse a debtor's interview expenses.

§ 1018.23 Use of consumer reporting agencies.

(a) In addition to assessing interest, penalties, and administrative costs under § 1018.30 of this part, the Commission may report a debt that has been delinquent for 90 days to a consumer reporting agency, if all the conditions of this paragraph are met.

(1) The debtor has not:

- (i) Paid or agreed to pay the debt under a written payment plan that has been signed by the debtor and agreed to by the Commission; or

- (ii) Filed for review of the debt under § 1018.23(a)(2)(iv) of this section.

(2) The Commission has included a notification in the third written demand (see § 1018.20(b)) to the debtor stating:

- (i) That the account has been reviewed and payment of the debt is delinquent;

- (ii) That, within not less than 60 days after the date of notification, the Commission intends to disclose to a consumer reporting agency that the individual is responsible for the debt;

- (iii) The specific information to be disclosed to the consumer reporting agency; and

- (iv) That the debtor has the right to a complete explanation of the debt (if that has not already been given), to dispute information on Commission records about the debt, and to request reconsideration of the debt by administrative appeal or review of the debt.

(3) The Commission has sent at least one written demand by either registered or certified mail with the notification described in paragraph (a)(2) of this section.

(4) The Commission has reconsidered its initial decision on the debt when the debtor has requested a review under § 1018.23(a)(2)(iv).

(5) The Commission has taken reasonable action to locate a debtor for whom the Commission does not have a current address to send the notifications provided for in paragraph (a)(2) of this section.

(b) If there is a substantial change in the condition or amount of the debt, the Commission shall:

- (1) Promptly disclose that fact(s) to each consumer reporting agency to which the original disclosure was made;

- (2) Promptly verify or correct information about the debt, on request of a consumer reporting agency for verification of any or all information so disclosed by the Commission; and

- (3) Obtain satisfactory assurances from each consumer reporting agency that they are complying with all applicable Federal, state, and local laws relating to its use of consumer credit information.

(c) The information the Commission discloses to the consumer reporting agency is limited to:

- (1) Information necessary to establish the identity of the individual debtor, including name, address, and taxpayer identification number;

- (2) The amount, status, and history of the debt; and

- (3) The Commission activity under which the claim arose.

§ 1018.24 Contact with the debtor's employing agency.

If a debtor is employed by the Federal government or is a member of the military establishment or the Coast Guard, and collection by offset cannot be accomplished in accordance with 5 U.S.C. 5514, the Commission shall contact the employing agency to arrange with the debtor for payment of the indebtedness by allotment or otherwise.

§ 1018.25 Sanctions.

(a) *Closure of accounts.* If a tariff filing fee or insurance filing fee account is past due more than 90 days, the Commission will freeze the account until the account is made current. The Commission will notify the account holder